

<b>Name</b>	<b>Chris Kearney</b>	
<b>Policy Number</b>	<b>H493029</b>	<b>H538069</b>
<b>ERC %</b>	<b>.2750, Lifetime</b>	
<b>Benefit</b>	<b>.67.1%</b>	
<b>Reserve</b>	<b>.317,171</b>	
<b>Issued</b>	<b>5/28/90</b>	
<b>date of Birth</b>	Redacted	
<b>Occupation</b>	<b>.manufacturers rep</b>	
<b>Diagnosis</b>	<b>.initially back, now depression</b>	
<b>Other Income</b>	<b>.working at reduced schedule per insured</b>	
<b>Date of Loss</b>	<b>.2/8/93</b>	
<b>SSN</b>	Redacted	
<b>AP</b>		
<b>Jurisdiction</b>	<b>.OH</b>	

**JP attempting financial audit, insured declines**  
**note travel expenses have increased from 6K pre-disability to 23K in 1995.**  
**Significant due to claim of depression, also may reflect improper expenses**  
**note 14K computer training expense in 1994**

- 1. Interview insured re duties**
- 2. financial audit**
- 3. possible surveillance at a later date**
- 4. records from Dr. Ambrose Perduk, 11071 Main St., Cincinnati, OH 45241**
- 5. field visit**
- 6. 93-96 tax returns**
- 7. review records from divorce in 1994 re financial info. - ERC can help locate**

**copied for DMS**